

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ROBERT L BANKS  
TOYA J BANKS  
Debtor(s)

Case No. 08-31034

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/14/2008.
- 2) The plan was confirmed on 02/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/22/2009, 09/14/2009, 10/24/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/06/2013.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,049.72.
- 10) Amount of unsecured claims discharged without payment: \$33,137.72.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$56,811.30  
Less amount refunded to debtor \$311.70

**NET RECEIPTS: \$56,499.60**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,815.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,143.56  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,958.56**

Attorney fees paid and disclosed by debtor: \$685.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	0.00	NA	NA	0.00	0.00
ASPEN PLACE APT	Unsecured	2,239.00	NA	NA	0.00	0.00
AT&T GOLD III	Unsecured	746.00	NA	NA	0.00	0.00
BENEFICIAL/HOUSEHOLD FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,540.21	1,791.92	1,791.92	1,791.92	265.65
CINGULAR WIRELESS	Unsecured	192.80	NA	NA	0.00	0.00
CITI BP OIL	Unsecured	0.00	NA	NA	0.00	0.00
COMCAST	Unsecured	884.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	687.00	884.12	884.12	884.12	131.21
DSNB MACYS	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	468.47	468.47	468.47	69.43
FORD MOTOR CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT	Secured	7,020.00	7,936.37	7,384.96	7,384.96	493.17
FORD MOTOR CREDIT	Unsecured	364.96	551.41	551.41	551.41	81.82
GE MONEY BANK	Unsecured	NA	2,875.50	NA	0.00	0.00
GINNYS	Unsecured	69.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	747.00	NA	NA	0.00	0.00
HOUSEHOLD BANK	Unsecured	1,966.00	NA	NA	0.00	0.00
HSBC	Unsecured	317.54	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC TAXPAYER FINANCIAL SVC	Unsecured	3,124.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	0.00	1,743.32	1,743.32	1,743.32	258.69
JPMORGAN CHASE BANK NATIONAL	Secured	99,452.00	97,878.21	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	7,432.93	7,355.92	7,355.92	0.00
MACYS RETAIL HOLDINGS	Unsecured	683.02	683.02	683.02	683.02	101.40
MERRICK BANK	Unsecured	1,645.00	1,645.50	1,645.50	1,645.50	244.17
MID AMERICA BANK	Unsecured	1,164.00	NA	NA	0.00	0.00
MY JEWELER	Unsecured	546.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL CITY MORTGAGE	Unsecured	19,138.00	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	NA	12,505.80	6,854.67	6,854.67	0.00
NATIONAL CITY MORTGAGE	Secured	NA	4,417.21	4,842.00	4,842.00	0.00
NATIONAL CITY MORTGAGE	Secured	30,000.00	23,532.73	36,038.53	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	147,138.00	141,727.37	146,144.58	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	800.00	7,261.66	7,261.66	7,261.66	1,077.94
PRA RECEIVABLES MANAGEMENT	Unsecured	5,101.00	4,527.53	4,527.53	4,527.53	671.35
PROGRAMMING CENTER	Unsecured	31.28	NA	NA	0.00	0.00
PROVIDIAN NATIONAL BANK	Unsecured	1,441.00	NA	NA	0.00	0.00
RJM AQUISITIONS FUNDING	Unsecured	131.96	124.85	124.85	124.85	19.08
SAMS CLUB	Unsecured	0.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	221.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	1,167.00	310.11	310.11	310.11	46.24
T MOBILE	Unsecured	0.00	567.36	567.36	567.36	84.07
WASHINGTON/PROVIDIAN	Unsecured	0.00	NA	NA	0.00	0.00
WOW INTERNET AND CABLE	Unsecured	311.10	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$182,183.11	\$0.00	\$0.00
Mortgage Arrearage	\$19,052.59	\$19,052.59	\$0.00
Debt Secured by Vehicle	\$7,384.96	\$7,384.96	\$493.17
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$208,620.66</b>	<b>\$26,437.55</b>	<b>\$493.17</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,559.27</b>	<b>\$20,559.27</b>	<b>\$3,051.05</b>

**Disbursements:**

Expenses of Administration	<u>\$5,958.56</u>
Disbursements to Creditors	<u>\$50,541.04</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$56,499.60</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/29/2014

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.